

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS BELL
KATHY BELL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-11095 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/11/2014 and confirmed on 1/12/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	53,638.36
Less Refunds to Debtor	1,366.15
TOTAL AMOUNT OF PLAN FUND	52,272.21

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	4,500.00
Trustee Fee	2,227.80
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	6,727.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7715	0.00	33,619.91	0.00	33,619.91
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7715	11,924.50	11,924.50	0.00	11,924.50
	NORTHWEST CONSUMER DISCOUNT CC Acct: 0006	0.00	0.00	0.00	0.00
					45,544.41

Priority					
	PAUL W MCELRATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS BELL Acct:	0.00	0.00	0.00	0.00
	THOMAS BELL Acct:	1,366.15	1,366.15	0.00	0.00
	MCELRATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PAUL W MCELRATH JR ESQ Acct:	3,750.00	3,750.00	0.00	0.00
	PAUL W MCELRATH JR ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX8-18	750.00	750.00	0.00	0.00
	MCELRATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00

NONE

Unsecured					
	AAS DEBT RECOVERY INC/AMERICAN AI Acct: 5100	0.00	0.00	0.00	0.00
	CBJ CREDIT RECOVERY Acct: 9707	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: FFKO	0.00	0.00	0.00	0.00
	CONCORDIA FINANCING CO LTD Acct: 0102	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9207				
	NATIONAL RECOVERY AGENCY GROUP*	0.00	0.00	0.00	0.00
	Acct: 4687				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 5647				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 3276				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 4875				
	ALEXANDRA T GARCIA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 7868				

NONE

TOTAL PAID TO CREDITORS	45,544.41
TOTAL	
CLAIMED	0.00
PRIORITY	11,924.50
SECURED	0.00

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
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IN RE:

THOMAS BELL
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Debtor(s)

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Movant
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No Respondents.

Case No.:14-11095 TPA

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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas Bell
Kathy Bell
Debtors

Case No. 14-11095-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 26

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb +Thomas Bell, Kathy Bell, PO Box 6, Foxburg, PA 16036-0006
cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Fay Servicing, LLC,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13938222 +Aas Debt Recovery Inc., Po Box 129, Monroeville, PA 15146-0129
13951116 +Butler Hospital Care Associates, Suite 901, PO Box 1549, Butler, PA 16003-1549
13951117 +Butler Pathology Services, PO Box 1549, Suite 004, Butler, PA 16003-1549
13938225 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
(address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
13938224 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
13951120 +Clarion Image Care Inc., P.O. Box 506, Clarion, PA 16214-0506
13938226 +Concordia Fin Comp Lts, 3602 E Inland Empire Blvd, Ontario, CA 91764-4900
13951122 +Concordia Financial Comp. Lts, 3602 E Inland Empire Boulevard, Ontario, CA 91764-4900
Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13951125 Nco Financial/51, Po Box 13574, Philadelphia, PA 19101
13951128 Phelan Hallinan, LLP, Attn: Michael Dingerdissen, Esquire, 1617 JFK Boulevard, Suite 1400,
One Penn Center Plaza, Philadelphia, PA 19103
15191236 +U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,,
PO Box 65250, Salt Lake City, UT 84165-0250
14023836 +VENTURES TRUST 2013-I-H-R, PO Box 660605, Dallas, TX 75266-0605
13951129 +West Penn Cardiology Assoc., 5140 Liberty Ave., Pittsburgh, PA 15224-2215
14784177 Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14641090 Wilmington Savings Fund Society et al, c/o Fay Servicing, LLC, PO Box 814609,
Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: jennifer.chacon@spservicing.com Feb 01 2020 04:08:31
SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
13951115 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Feb 01 2020 04:08:34
Butler Anesthesia Assoc PC, c/o Berks Credit & Collections, P.O. Box 329,
Temple, PA 19560-0329
13938223 +E-mail/Text: matthartweg@cbjcredit.com Feb 01 2020 04:08:19 Cbj Credit Recovery,
117 W 4th St, Jamestown, NY 14701-5005
13938227 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 01 2020 04:07:47
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13982433 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 01 2020 04:07:28 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
13938228 +E-mail/Text: Bankruptcies@nragroup.com Feb 01 2020 04:08:29 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13951124 +E-mail/Text: Bankruptcies@nragroup.com Feb 01 2020 04:08:29 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
13951127 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2020 04:06:44 PA Department of Revenue,
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank Trust National Association as Trustee fo
cr Ventures Trust 2013-I-H-R
cr Wilmington Savings Fund Society et al c/o Fay Serv
13951114* +Aas Debt Recovery Inc., Po Box 129, Monroeville, PA 15146-0129
13951121* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
(address filed with court: Collection Service Center, Po Box 1623, Butler, PA 16003)
13951118* +Cbj Credit Recovery, 117 W 4th Street, Jamestown, NY 14701-5005
13951119* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
13951123* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13938230 ##+Northwest Consumer Dis, Po Box 789, Butler, PA 16003-0789
13951126 ##+Northwest Consumer Discount, Po Box 789, Butler, PA 16003-0789

TOTALS: 3, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mwc-law.com
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society et al c/o Fay Servicing, LLC debersole@hoflawgroup.com, pfranz@hoflawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Kathy Bell ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Thomas Bell ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 7